

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF CALIFORNIA

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☒ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

#### About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Sunil**

First name

**K.**

Middle name

**Vethody**

Last name and Suffix (Sr., Jr., II, III)

**Bindu**

First name

**B.**

Middle name

**Vethody**

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

**Bindu Baburajan Vethody**

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-8871**

**xxx-xx-0387**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and doing business as names

☒ I have not used any business name or EINs.

Business name(s)

EIN

**About Debtor 2 (Spouse Only in a Joint Case):**

☒ I have not used any business name or EINs.

Business name(s)

EIN

**5. Where you live**

**2172 Wood Hollow Court  
San Jose, CA 95138-2453**

Number, Street, City, State & ZIP Code

**Santa Clara**

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

- ☐ Chapter 7  
☒ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.  
☒ Yes.

California Northern Bankruptcy Court					
District	<u>(San Jose)</u>	When	<u>6/27/18</u>	Case number	<u>18-51436-SLJ</u>
District	_____	When	_____	Case number	_____
District	_____	When	_____	Case number	_____

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.  
☐ Yes.

Debtor		Relationship to you			
<u>Institute of Medical Education, Inc.</u>		<u>Business</u>			
CA Northern BK Court					
District	<u>(San Jose)</u>	When	<u>04/06/2016</u>	Case number, if known	<u>16-51033</u>
Debtor		Relationship to you		_____	
District	_____	When	_____	Case number, if known	_____

11. **Do you rent your residence?** ☒ No. Go to line 12.  
☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
Name of business, if any

\_\_\_\_\_  
Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☐ No. I am not filing under Chapter 11.

☒ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

- ☒ No.  
☐ Yes.

What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
Number, Street, City, State & Zip Code

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.



Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☒ No. Go to line 16b.  
☐ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.  
☒ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts
17. Are you filing under Chapter 7?
- ☒ No. I am not filing under Chapter 7. Go to line 18.
- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No  
☐ Yes
18. How many Creditors do you estimate that you owe?
- ☒ 1-49  
☐ 50-99  
☐ 100-199  
☐ 200-999
- ☐ 1,000-5,000  
☐ 5,001-10,000  
☐ 10,001-25,000
- ☐ 25,001-50,000  
☐ 50,001-100,000  
☐ More than 100,000
19. How much do you estimate your assets to be worth?
- ☐ \$0 - \$50,000  
☐ \$50,001 - \$100,000  
☐ \$100,001 - \$500,000  
☐ \$500,001 - \$1 million
- ☒ \$1,000,001 - \$10 million  
☐ \$10,000,001 - \$50 million  
☐ \$50,000,001 - \$100 million  
☐ \$100,000,001 - \$500 million
- ☐ \$500,000,001 - \$1 billion  
☐ \$1,000,000,001 - \$10 billion  
☐ \$10,000,000,001 - \$50 billion  
☐ More than \$50 billion
20. How much do you estimate your liabilities to be?
- ☐ \$0 - \$50,000  
☐ \$50,001 - \$100,000  
☐ \$100,001 - \$500,000  
☐ \$500,001 - \$1 million
- ☒ \$1,000,001 - \$10 million  
☐ \$10,000,001 - \$50 million  
☐ \$50,000,001 - \$100 million  
☐ \$100,000,001 - \$500 million
- ☐ \$500,000,001 - \$1 billion  
☐ \$1,000,000,001 - \$10 billion  
☐ \$10,000,000,001 - \$50 billion  
☐ More than \$50 billion

**Part 7: Sign Below**

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sunil K. Vethody**  
Signature of Debtor 1

Executed on

10/07/2021  
MM / DD / YYYY

**Bindu B. Vethody**  
Signature of Debtor 2

Executed on

10/07/2021  
MM / DD / YYYY

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Signature of Attorney for Debtor

Date

MM/DD/YYYY

**Michael Jay Berger**

Printed name

**Law Offices of Michael Jay Berger**

Firm name

**9454 Wilshire Boulevard, 6th floor**

**Beverly Hills, CA 90212**

Number, Street, City, State & ZIP Code

Contact phone **(310) 271-6223**

Email address

**michael.berger@bankruptcypower.com**

**100291 CA**

Bar number & State

Fill in this information to identify your case:

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name

Debtor 2 **Bindu B. Vethody**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF CALIFORNIA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

**B 104**

**For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders**

**12/15**

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

**Part 1:** List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

**Unsecured claim**

<b>1</b>	<b>What is the nature of the claim?</b>	<b>2172 Wood Hollow Court San Jose, CA 95138 Santa Clara County Debtors' principal residence. Value based on a broker's price opinion</b>	<b>\$61,675.55</b>
<b>Access Business Loan c/o Creditors Adjustment Bureau Attn: Brian L. Mitteldorf 14226 Ventura Blvd. Sherman Oaks, CA 91423</b>			
<b>As of the date you file, the claim is: Check all that apply</b>			
<input type="checkbox"/> Contingent			
<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Disputed			
<input checked="" type="checkbox"/> None of the above apply			
<b>Does the creditor have a lien on your property?</b>			
<input type="checkbox"/> No			
<input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured)		<b>\$61,675.55</b>	
Value of security:		<b>- \$2,220,000.00</b>	
Unsecured claim		<b>\$61,675.55</b>	
Contact			
Contact phone			

<b>2</b>	<b>What is the nature of the claim?</b>	<b>Credit Card</b>	<b>\$34,426.23</b>
<b>American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701</b>			
<b>As of the date you file, the claim is: Check all that apply</b>			
<input type="checkbox"/> Contingent			
<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Disputed			



Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

☒ None of the above apply

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

Does the creditor have a lien on your property?

☒ No

☐ Yes. Total claim (secured and unsecured) \_\_\_\_\_

Value of security: \_\_\_\_\_

Unsecured claim \_\_\_\_\_

3

**American Express National Bank**  
**c/o Becket and Lee LLP**  
**PO Box 3001**  
**Malvern, PA 19355-0701**

What is the nature of the claim?

**Credit Card**

**\$7,465.18**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

☒ None of the above apply

Does the creditor have a lien on your property?

☒ No

☐ Yes. Total claim (secured and unsecured) \_\_\_\_\_

Value of security: \_\_\_\_\_

Unsecured claim \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

4

**Arthur Chen**  
**2328 Centerwood Ct.**  
**San Jose, CA 95148**

What is the nature of the claim?

**2172 Wood Hollow**  
**Court San Jose, CA**  
**95138 Santa Clara**  
**County**  
**Debtors' principal**  
**residence.**  
**Value based on a**  
**broker's price opinion**

**\$3,587,162.40**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

☒ None of the above apply

Does the creditor have a lien on your property?

☐ No

☒ Yes. Total claim (secured and unsecured) \_\_\_\_\_

**\$3,587,162.40**

Value of security: \_\_\_\_\_

- **\$2,220,000.00**

Unsecured claim \_\_\_\_\_

**\$3,587,162.40**

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

5

**Bank of America**

What is the nature of the claim?

**2172 Wood Hollow**  
**Court San Jose, CA**  
**95138 Santa Clara**  
**County**  
**Debtors' principal**  
**residence.**  
**Value based on a**  
**broker's price opinion**

**\$79,168.94**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**4909 Savarese Circle  
FI1-908-01-50  
Tampa, FL 33634**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) **\$79,168.94**  
Value of security: - **\$2,220,000.00**  
Unsecured claim **\$79,168.94**

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**6**

**Barkleys Bank Delaware  
Attn: Correspondence  
PO Box 8801  
Wilmington, DE 19899**

What is the nature of the claim? Credit Card **\$7,875.88**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \_\_\_\_\_  
Value of security: - \_\_\_\_\_  
Unsecured claim \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**7**

**Discover Bank  
PO Box 3025  
New Albany, OH 43054-3025**

What is the nature of the claim? Credit Card **\$11,242.30**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \_\_\_\_\_  
Value of security: - \_\_\_\_\_  
Unsecured claim \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**8**

**Employee Development  
Department  
PO Box 826203  
Sacramento, CA 94230**

What is the nature of the claim? **2172 Wood Hollow  
Court San Jose, CA  
95138 Santa Clara  
County  
Debtors' principal  
residence.  
Value based on a  
broker's price opinion** **\$35,812.58**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

- ☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) **\$35,812.58**  
Value of security: - **\$2,220,000.00**  
Unsecured claim **\$35,812.58**

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

9

What is the nature of the claim? **2172 Wood Hollow Court San Jose, CA 95138 Santa Clara County Debtors' principal residence. Value based on a broker's price opinion** **\$115,966.44**

**Franchise Tax Board  
Bankruptcy Section MS: A-340  
PO Box 2952  
Sacramento, CA 95812-2952**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) **\$115,966.44**  
Value of security: - **\$2,220,000.00**  
Unsecured claim **\$115,966.44**

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

10

What is the nature of the claim? **2172 Wood Hollow Court San Jose, CA 95138 Santa Clara County Debtors' principal residence. Value based on a broker's price opinion** **\$74,974.25**

**Franchise Tax Board  
Bankruptcy Section, MS: A-340  
P O Box 2952  
Sacramento, CA 95812-2952**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) **\$74,974.25**  
Value of security: - **\$2,220,000.00**  
Unsecured claim **\$74,974.25**

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**11**

**Internal Revenue Service**  
**PO Box 7346**  
**Philadelphia, PA 19101-7346**

What is the nature of the claim? unpaid taxes \$92,526.29

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \_\_\_\_\_  
Value of security: \_\_\_\_\_  
Unsecured claim \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**12**

**Internal Revenue Service**  
**PO Box 7346**  
**Philadelphia, PA 19101-7346**

What is the nature of the claim? unpaid taxes \$143,000.46

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \_\_\_\_\_  
Value of security: \_\_\_\_\_  
Unsecured claim \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**13**

**IRS**  
**P.O. Box 7346**  
**Philadelphia, PA 19101**

What is the nature of the claim? 2172 Wood Hollow  
Court San Jose, CA  
95138 Santa Clara  
County  
Debtors' principal  
residence.  
Value based on a  
broker's price opinion \$368,603.98

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) \$446,527.95  
Value of security: \$2,220,000.00  
Unsecured claim \$368,603.98

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**14**

What is the nature of the claim? 2172 Wood Hollow  
Court San Jose, CA  
95138 Santa Clara \$90,963.36

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

County \_\_\_\_\_  
Debtors' principal residence. \_\_\_\_\_  
Value based on a broker's price opinion \_\_\_\_\_

**IRS**  
**P.O. Box 7346**  
**Philadelphia, PA 19101**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) **\$90,963.36**  
Value of security: **- \$2,220,000.00**  
Unsecured claim **\$90,963.36**

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

15

**Jose Ayala**  
**4145 Higuera Road**  
**San Jose, CA 95148**

What is the nature of the claim?

**2172 Wood Hollow**  
**Court San Jose, CA**  
**95138 Santa Clara**  
**County**  
**Debtors' principal**  
**residence.**  
**Value based on a**  
**broker's price opinion**

**\$9,076.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No  
☒ Yes. Total claim (secured and unsecured) **\$9,076.00**  
Value of security: **- \$2,220,000.00**  
Unsecured claim **\$9,076.00**

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

16

**Patterson Dental Supply Inc.**  
**c/o Commercial Collectors, Inc.**  
**PO Box 337**  
**Montrose, MN 55363**

What is the nature of the claim?

**2172 Wood Hollow**  
**Court San Jose, CA**  
**95138 Santa Clara**  
**County**  
**Debtors' principal**  
**residence.**  
**Value based on a**  
**broker's price opinion**

**\$26,092.08**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

Does the creditor have a lien on your property?

☐ No

☒ Yes. Total claim (secured and unsecured)

**\$26,092.08**

Value of security:

- **\$2,220,000.00**

Unsecured claim

**\$26,092.08**

**17**

**Wells Fargo Bank, N.A.  
PO Box 94435  
Albuquerque, NM 87199**

What is the nature of the claim?

**Credit Card or Line of  
Credit**

**\$26,656.00**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

☒ None of the above apply

Does the creditor have a lien on your property?

☒ No

☐ Yes. Total claim (secured and unsecured)

Value of security:

Unsecured claim

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**18**

**Wells Fargo Bank, N.A.  
Attn: Pete Nemececk  
1620 E. Roseville Pkwy, FI, 01,  
100  
Roseville, CA 95661**

What is the nature of the claim?

**Guaranty**

**\$1,197,277.11**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☐ Disputed

☐ None of the above apply

Does the creditor have a lien on your property?

☒ No

☐ Yes. Total claim (secured and unsecured)

Value of security:

Unsecured claim

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**19**

**Wells Fargo Bank, N.A.  
Attn: Pete Nemececk  
1620 E. Roseville Pkwy, FI, 01,  
100  
Roseville, CA 95661**

What is the nature of the claim?

**Guaranty**

**\$331,993.11**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☐ Disputed

☐ None of the above apply

Does the creditor have a lien on your property?

☒ No

☐ Yes. Total claim (secured and unsecured)

Value of security:

Unsecured claim

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_



Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

20

What is the nature of the claim?

**unsecured business  
debt for Institute of  
Medical Education**

**\$31,535.31**

**Wells Fargo Merchant Services,  
LLC  
c/o Herzlich & Blum, LLP  
15760 Ventura Blvd., #2024  
Encino, CA 91436**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No  
☐ Yes. Total claim (secured and unsecured)  
Value of security: \_\_\_\_\_  
Unsecured claim \_\_\_\_\_

Contact \_\_\_\_\_

Contact phone \_\_\_\_\_

**Part 2: Sign Below**

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X

**Sunil K. Vethody**  
Signature of Debtor 1

Date

10/07/2021

X

**Bindu B. Vethody**  
Signature of Debtor 2

Date

10/07/2021

Fill in this information to identify your case:

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name

Debtor 2 **Bindu B. Vethody**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF CALIFORNIA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

	<b>Your assets</b> Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>2,220,000.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>5,825.00</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <b>2,225,825.00</b>

#### Part 2: Summarize Your Liabilities

	<b>Your liabilities</b> Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D...	\$ <b>6,669,495.58</b>
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ <b>92,526.29</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$ <b>1,802,559.33</b>
<b>Your total liabilities</b>	\$ <b>8,564,581.20</b>

#### Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I.....	\$ <b>28,379.00</b>
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J.....	\$ <b>20,356.00</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. What kind of debt do you have?
- ☐ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

\$ _____
----------

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim	
<b>From Part 4 on Schedule E/F, copy the following:</b>		
9a. Domestic support obligations (Copy line 6a.)	\$ _____	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ _____	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ _____	
9d. Student loans. (Copy line 6f.)	\$ _____	
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ _____	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ _____	
9g. <b>Total.</b> Add lines 9a through 9f.	<table border="1"><tr><td>\$ _____</td></tr></table>	\$ _____
\$ _____		

Fill in this information to identify your case and this filing:

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name

Debtor 2 **Bindu B. Vethody**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF CALIFORNIA**

Case number \_\_\_\_\_

☐ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

#### 2172 Wood Hollow Court

Street address, if available, or other description

**San Jose** **CA** **95138-0000**  
City State ZIP Code

**Santa Clara**  
County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$2,220,000.00</b>	<b>\$2,220,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100 % in fee simple**

☒ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**Debtors' principal residence.**  
**Value based on a broker's price opinion**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$2,220,000.00**

### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☒ No  
☐ Yes

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$0.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No  
☒ Yes. Describe.....

Living room - 2 couches, 2 end tables, 3 lamps, 1 rug, coffee table  
Dining room - 1 dining table with 8 chairs; 1 cabinet  
Family room - 1 couch, end table, 1 coffee table, a rug; a table with six chairs, a cabinet  
Bedroom #1 - a bed, 3 chairs, 1 end table, 1 rug  
Bedroom #2 - 1 bunk bed, a desk  
Bedroom #3 - a desk  
Office - a desk  
Bedroom #4 - a bed  
Bedroom #5 - a bed  
Kitchen - plates, glasses, cookig pots, silverware  
Miscellaneous accessories

**\$2,000.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- ☐ No  
☒ Yes. Describe.....

Electronics - 3 TV 's at \$25 each  
phone - \$10  
printer - \$15  
Computer - \$25  
Computer - \$25  
Location: 2172 Wood Hollow Court, San Jose CA 95138

**\$150.00**

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- ☒ No  
☐ Yes. Describe.....

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes. Describe.....

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

Clothes and Shoes

**\$1,075.00**

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No  
☒ Yes. Describe.....

1 ring \$150, 3 chains \$ 200, 2 bracelets \$50, 1 ring \$50, 1 chain \$75, 2 bangles \$50, 1 bangle, \$25,  
Location: 2172 Wood Hollow Court, San Jose CA 95138

**\$600.00**

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☒ No  
☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$3,825.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own? Do not deduct secured claims or exemptions.**

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No  
☒ Yes.....

Cash

**\$500.00**

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No  
☒ Yes.....

Institution name:



Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

17.1.	<b>DIP Checking account ending n 7693</b>	<b>Bank of the West</b>	<b>\$1,500.00</b>
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**18. Bonds, mutual funds, or publicly traded stocks**

*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

☒ No

☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Maximus Consulting, LLC - engineering  
consulting services. Debtor has a 100% interest  
in the business. The business does not have any  
assets or liabilities**

**100%** %

**\$0.00**

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others*

☒ No

☐ Yes. .... Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*

☒ No

☐ Yes. Give specific information about them...

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

Money or property owed to you?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

28. Tax refunds owed to you

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

**Minnesota Life Insurance Company**  
**Policy ending in 951W**  
**Death benefit value is \$2Million**  
**Insured is Sunil Vethody**  
**Term Policy**

**80% - spouse; 10% -  
Child 1; 10% - Child 2**

**\$0.00**

**State Farm Insurance Companies**  
**Policy ending in 6422-02**  
**20-year term policy**  
**Insured: Bindu Vethody**  
**Term Policy**

**spouse**

**\$0.00**

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No  
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No  
☐ Yes. Give specific information..

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

**\$2,000.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?  
*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<b>\$2,220,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$0.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$3,825.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$2,000.00</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
	<b>+</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$5,825.00</b>	Copy personal property total <b>\$5,825.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$2,225,825.00</b>

Fill in this information to identify your case:

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name

Debtor 2 **Bindu B. Vethody**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF CALIFORNIA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
2172 Wood Hollow Court San Jose, CA 95138 Santa Clara County Debtors' principal residence. Value based on a broker's price opinion Line from <i>Schedule A/B</i> : 1.1	\$2,220,000.00	<input checked="" type="checkbox"/> \$600,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
Living room - 2 couches, 2 end tables, 3 lamps, 1 rug, coffee table Dining room - 1 dining table with 8 chairs; 1 cabinet Family room - 1 couch, end table, 1 coffee table, a rug; a table with six chairs, a cabinet Bedroom #1 - a bed, 3 chairs, 1 end table Line from <i>Schedule A/B</i> : 6.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Electronics - 3 TV 's at \$25 each phone - \$10 printer - \$15 Computer - \$25 Computer - \$25 Location: 2172 Wood Hollow Court, San Jose CA 95138 Line from <i>Schedule A/B</i> : 7.1	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known)

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
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**Clothes and Shoes**  
Line from *Schedule A/B*: 11.1

**\$1,075.00**

☒ **\$1,075.00**  
☐ 100% of fair market value, up to  
any applicable statutory limit

**C.C.P. § 704.020**

1 ring \$150, 3 chains \$ 200, 2  
bracelets \$50, 1 ring \$50, 1  
chain \$75, 2 bangles \$50, 1 bangle,  
\$25,  
Location: 2172 Wood Hollow Court,  
San Jose CA 95138  
Line from *Schedule A/B*: 12.1

**\$600.00**

☒ **\$600.00**  
☐ 100% of fair market value, up to  
any applicable statutory limit

**C.C.P. § 704.040**

3. Are you claiming a homestead exemption of more than \$170,350?  
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☐ No
- ☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☒ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name

Debtor 2 **Bindu B. Vethody**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF CALIFORNIA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
<b>\$61,675.55</b>	<b>\$2,220,000.00</b>	<b>\$61,675.55</b>

**2.1 Access Business Loan**

Creditor's Name

c/o Creditors Adjustment  
Bureau  
Attn: Brian L. Mitteldorf  
14226 Ventura Blvd.  
Sherman Oaks, CA 91423

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Date debt was incurred **2/14/2014**

Last 4 digits of account number **0518**



Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

2.2 **Arthur Chen** Describe the property that secures the claim: \$3,587,162.40 \$2,220,000.00 \$3,587,162.40  
Creditor's Name

**2328 Centerwood Ct.  
San Jose, CA 95148**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

**2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Date debt was incurred 12/31/2012

Last 4 digits of account number 0833

2.3 **Bank of America**

Creditor's Name

**4909 Savarese Circle  
FI1-908-01-50  
Tampa, FL 33634**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

**2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset) \_\_\_\_\_

Date debt was incurred 7/11/2017

Last 4 digits of account number 4956

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

2.4 **County of Stata Clara Tax & Collections**

Creditor's Name

**70 West Hedding Street  
East Wing, 6th Fl.  
San Jose, CA 95110**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

**2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Property Taxes**

Date debt was incurred **2004**

Last 4 digits of account number **2033**

**\$33,197.00**

**\$2,220,000.00**

**\$0.00**

2.5 **Deutsche Bank National Trust Co.**

Creditor's Name

**c/o Select Portfolio  
Servicing, Inc  
PO Box 65250  
Salt Lake City, UT  
84165-0250**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

**2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**1st Trust Deed**

Date debt was incurred **12/9/2004**

Last 4 digits of account number **7432**

**\$1,703,835.65**

**\$2,220,000.00**

**\$0.00**

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

2.6 **Employee Development Department**

Creditor's Name

**PO Box 826203  
Sacramento, CA 94230**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

**2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Notice of Tax Lien**

Date debt was incurred **5/28/2015**

Last 4 digits of account number **7713**

**\$35,812.58      \$2,220,000.00      \$35,812.58**

2.7 **Franchise Tax Board**

Creditor's Name

**Bankruptcy Section MS:  
A-340  
PO Box 2952  
Sacramento, CA  
95812-2952**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

**2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**State Tax Lien**

Date debt was incurred **10/14/2011**

Last 4 digits of account number **8871**

**\$212,627.94      \$2,220,000.00      \$0.00**

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**2.8 Franchise Tax Board**

Creditor's Name

**Bankruptcy Section, MS:  
A-340  
P O Box 2952  
Sacramento, CA  
95812-2952**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

**Nature of lien.** Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**Tax Lien**

**\$74,974.25**

**\$2,220,000.00**

**\$74,974.25**

**Who owes the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Date debt was incurred **22084866**

Last 4 digits of account number **2013**

**2.9 Franchise Tax Board**

Creditor's Name

**Bankruptcy Section MS:  
A-340  
PO Box 2952  
Sacramento, CA  
95812-2952**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

**Nature of lien.** Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**Tax lien for 2011 year**

**\$115,966.44**

**\$2,220,000.00**

**\$115,966.44**

**Who owes the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

Date debt was incurred **5/16/2012**

Last 4 digits of account number **0620**

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

<div>2.1 0</div> <div>IRS</div> <div>Creditor's Name</div> <div>P.O. Box 7346 Philadelphia, PA 19101</div> <div>Number, Street, City, State &amp; Zip Code</div> <div>Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt</div> <div>Date debt was incurred <u>12/31/2012</u></div>	<div>Describe the property that secures the claim:</div> <div>2172 Wood Hollow Court San Jose, CA 95138 Santa Clara County Debtors' principal residence. Value based on a broker's price opinion</div> <div>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div>Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)</div> <div>Tax lien for 2009 and 2010 tax year</div> <div>Last 4 digits of account number <u>9628</u></div>	<div>\$446,527.95</div> <div>\$2,220,000.00</div> <div>\$368,603.98</div>
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<div>2.1 1</div> <div>IRS</div> <div>Creditor's Name</div> <div>P.O. Box 7346 Philadelphia, PA 19101</div> <div>Number, Street, City, State &amp; Zip Code</div> <div>Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt</div> <div>Date debt was incurred <u>4/9/2015</u></div>	<div>Describe the property that secures the claim:</div> <div>2172 Wood Hollow Court San Jose, CA 95138 Santa Clara County Debtors' principal residence. Value based on a broker's price opinion</div> <div>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div>Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)</div> <div>Tax Lien</div> <div>Last 4 digits of account number <u>1276</u></div>	<div>\$90,963.36</div> <div>\$2,220,000.00</div> <div>\$90,963.36</div>
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Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

<div>2.1 2</div> <div><b>Jose Ayala</b> Creditor's Name</div> <div><b>4145 Higuera Road San Jose, CA 95148</b> Number, Street, City, State &amp; Zip Code</div> <div><b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt</div>	<div>Describe the property that secures the claim: <b>2172 Wood Hollow Court San Jose, CA 95138 Santa Clara County Debtors' principal residence. Value based on a broker's price opinion</b></div> <div>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div><b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>1-15-SC-061485</u></div>	<div><u>\$9,076.00</u>    <u>\$2,220,000.00</u>    <u>\$9,076.00</u></div>
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Date debt was incurred 10/31/2017 Last 4 digits of account number 9804

<div>2.1 3</div> <div><b>Nioka Dailey</b> Creditor's Name</div> <div><b>c/o Varlack Legal Services 225 W. Winton Avenue, Ste 207 Hayward, CA 94544</b> Number, Street, City, State &amp; Zip Code</div> <div><b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt</div>	<div>Describe the property that secures the claim: <b>2172 Wood Hollow Court San Jose, CA 95138 Santa Clara County Debtors' principal residence. Value based on a broker's price opinion</b></div> <div>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</div> <div><b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>Lis Pendens Recording #21571290</u></div>	<div><u>\$6,427.44</u>    <u>\$2,220,000.00</u>    <u>\$0.00</u></div>
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Date debt was incurred 3/9/2012 Last 4 digits of account number 5701



Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

2.1  
4 **Patterson Dental Supply Inc.**

Creditor's Name

c/o Commercial  
Collectors, Inc.  
PO Box 337  
Montrose, MN 55363

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion

As of the date you file, the claim is: Check all that  
apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

**Nature of lien.** Check all that apply.

☐ An agreement you made (such as mortgage or secured  
car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☒ Judgment lien from a lawsuit

☐ Other (including a right to offset) \_\_\_\_\_

\$26,092.08

\$2,220,000.00

\$26,092.08

**Who owes the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim relates to a  
community debt

Date debt was incurred **8/12/2014**

Last 4 digits of account number **6393**

2.1  
5 **Wells Fargo Bank, N.A.**

Creditor's Name

Default Document  
Processing  
1000 Blue Gentian Road  
N9286-01Y  
Saint Paul, MN  
55121-7700

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2172 Wood Hollow Court San Jose,  
CA 95138 Santa Clara County  
Debtors' principal residence.  
Value based on a broker's price  
opinion

As of the date you file, the claim is: Check all that  
apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

**Nature of lien.** Check all that apply.

☐ An agreement you made (such as mortgage or secured  
car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset) **Home Equity Line of Credit**

\$185,988.00

\$2,220,000.00

\$0.00

**Who owes the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a  
community debt

Date debt was incurred **6/7/2005**

Last 4 digits of account number **5793**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$6,669,495.58

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$6,669,495.58

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Alejandro Loquillano, Jr.**  
**c/o Parr Law Group**  
**1625 The Alameda, Ste. 900**  
**San Jose, CA 95126**

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Arthur Chen**  
**c/o GCA Law Partners LLP**  
**Attn: Kathryn C. Curry**  
**Mountain View, CA 94040**

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Arthur Chen**  
**c/o Shawn R. Parr, Esq.**  
**1625 Alameda, Ste. 900**  
**San Jose, CA 95126**

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Bank of America**  
**c/o Law Offices of Harris & Zide**  
**1445 Huntington Dr. #300**  
**South Pasadena, CA 91030**

On which line in Part 1 did you enter the creditor? 2.3

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Creditors Adjustment Bureau Inc.**  
**PO Box 5932**  
**Sherman Oaks, CA 91413**

On which line in Part 1 did you enter the creditor? 2.1

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Cynthia Donovan**  
**c/o Parr Law Group**  
**Attn: Shawn R. Parr**  
**1625 The Alameda, Suite 900**  
**San Jose, CA 95126**

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Eduardo Espinoza**  
**38730 Lexington St. Apt. 278**  
**Fremont, CA 94536**

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Eduardo Espinoza, Jr.**  
**c/o Parr Law Group**  
**1625 The Alameda, Ste. 900**  
**San Jose, CA 95126**

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Lisa Saminathen**  
**411 Lewis Rd. Spc #366**  
**San Jose, CA 95111**

On which line in Part 1 did you enter the creditor? 2.2

Last 4 digits of account number \_\_\_\_

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name  
Debtor 2 **Bindu B. Vethody**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Lisa Saminathen**  
**c/o Parr Law Group**  
**1625 The Alameda, Ste. 900**  
**San Jose, CA 95126**

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number \_\_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Lynnett Reyes**  
**c/o Parr Law Group**  
**1625 The Alameda, Ste. 900**  
**San Jose, CA 95126**

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number \_\_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Minh Duc Do**  
**c/o Parr Law Group**  
**1625 The Alameda, Ste. 900**  
**San Jose, CA 95126**

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number \_\_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Nioka Dailey**  
**1735 Homegate Dr.**  
**San Jose, CA 95148**

On which line in Part 1 did you enter the creditor? **2.13**

Last 4 digits of account number \_\_\_\_\_

[ ] Name, Number, Street, City, State & Zip Code  
**Patterson Dental**  
**Attn: Current Officer**  
**1031 Mendota Heights Road**  
**Saint Paul, MN 55120-1401**

On which line in Part 1 did you enter the creditor? **2.14**

Last 4 digits of account number \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name

Debtor 2 **Bindu B. Vethody**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF CALIFORNIA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	<b>Internal Revenue Service</b> Priority Creditor's Name <b>PO Box 7346</b> <b>Philadelphia, PA 19101-7346</b> Number Street City State Zip Code	Last 4 digits of account number <b>8871</b>	<b>\$92,526.29</b>	<b>\$50,474.17</b>
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	<b>\$42,052.12</b>	<b>unpaid taxes</b>

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.1

**American Express National Bank**

Nonpriority Creditor's Name

**c/o Becket and Lee LLP**

**PO Box 3001**

**Malvern, PA 19355-0701**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3004**

**\$7,465.18**

When was the debt incurred? **1994**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

4.2

**American Express National Bank**

Nonpriority Creditor's Name

**c/o Becket and Lee LLP**

**PO Box 3001**

**Malvern, PA 19355-0701**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3002**

**\$34,426.23**

When was the debt incurred? **2012**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

4.3

**Barkleys Bank Delaware**

Nonpriority Creditor's Name

**Attn: Correspondence**

**PO Box 8801**

**Wilmington, DE 19899**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **6425**

**\$7,875.88**

When was the debt incurred? **06/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.4

**BMW Bank of North America**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**PO Box 23356**

**Pittsburgh, PA 15222**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5658**

**\$2,939.76**

When was the debt incurred? **2015**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

4.5

**BMW Financial Services, NA, LLC**

Nonpriority Creditor's Name

**4515 N. Santa Fe Ave. Dept. APS**

**Oklahoma City, OK 73118**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8929**

**\$1,714.79**

When was the debt incurred? **2018**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Deficiency balance**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.6

**Calderon**

Nonpriority Creditor's Name

**c/o Jeffrey D. Janoff**

**Bostwick & Janoff**

**114 W. Saint John St. Ste. 304**

**San Jose, CA 95113-1104**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **6850**

**\$0.00**

When was the debt incurred? **2003**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

**Calderon v. Miranda, Santa Clara County Superior Court case #1-03-CV-816850. Joint Debtor was a cross defendant, listed as Notice Only. On information and belief, claim settled pre-petition via auto insurance carrier**

4.7

**Capital One**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**PO Box 30285**

**Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2874**

**\$614.00**

When was the debt incurred? **2018**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

**Credit Card**



Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.8

**David S. Henshaw**

Nonpriority Creditor's Name  
**c/o Henshaw Law Offices**  
**1871 The Alameda #333**  
**San Jose, CA 95126**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number n/a

**\$0.00**

When was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Creditor for Institute of Medical Education (BK Case No.: 16-51033); included as a precaution and for notification purposes**

4.9

**Directv, LLC**

Nonpriority Creditor's Name  
**by American Info Source as agent**  
**4515 N. Santa Fe Avenue**  
**Oklahoma City, OK 73118**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number 1598

**\$138.20**

When was the debt incurred? 2018

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify services

4.10

**Discover Bank**

Nonpriority Creditor's Name  
**PO Box 3025**  
**New Albany, OH 43054-3025**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number 5327

**\$11,242.30**

When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Credit Card

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.1  
1

**Ericka Hernandez**

Nonpriority Creditor's Name

**GCA Law Partners LLP**

**c/o Kathryn Curry**

**2570 W. El Camino Real Ste. 510**

**Mountain View, CA 94040**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **n/a**

**\$0.00**

When was the debt incurred? **2016**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

**Creditor for Institute of Medical Education  
(BK Case No.: 16-51033); included as a  
precaution and for notification purposes**

☒ Other. Specify

4.1  
2

**First Data**

Nonpriority Creditor's Name

**5565 Glenridge Connector Ste 2000**

**Atlanta, GA 30342**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5327**

**\$1,681.00**

When was the debt incurred? **1999**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Lease**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.1  
3

**Ghazaleh B. Torun**

Nonpriority Creditor's Name

**c/o Peter Lindstrom**

**20 S. Santa Crux Avenue, #300**

**Los Gatos, CA 95030**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1324**

**Unknown**

When was the debt incurred? **08/29/2012**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Creditor for Institute of Medical Education (BK Case No.: 16-51033); included as a precaution and for notification purposes**

4.1  
4

**Internal Revenue Service**

Nonpriority Creditor's Name

**PO Box 7346**

**Philadelphia, PA 19101-7346**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8871**

**\$143,000.46**

When was the debt incurred? **2010 -2011**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **unpaid taxes**

4.1  
5

**Ivo Dukanovic & Zoric Dukanovic**

Nonpriority Creditor's Name

**c/o Jesse W. Jack, Esq.**

**2269 Dry Creek Rd.**

**San Jose, CA 95124**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8150**

**Unknown**

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Pending lawsuit Case # 19CV358150**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.1  
6

**Jonathan Louie**

Last 4 digits of account number **1033**

**\$0.00**

Nonpriority Creditor's Name

**c/o Ribera Law Firm, APC  
157 West Portal Avenue #2  
San Francisco, CA 94127-1345**

When was the debt incurred? **2012**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Creditor for Institute of Medical Education (BK Case No.: 16-51033); included as a precaution and for notification purposes**

4.1  
7

**Kathryn C. Curry**

Last 4 digits of account number **1033**

**\$0.00**

Nonpriority Creditor's Name

**c/o GCA Law Partners LLP  
Attn: Kathryn C. Curry  
2570 W. El Camino Real, Ste 510  
Mountain View, CA 94040-1315**

When was the debt incurred? **2012**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Creditor for Institute of Medical Education (BK Case No.: 16-51033); included as a precaution and for notification purposes**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.1  
8

**Kimberlee Gonzales**

Nonpriority Creditor's Name

**c/o Sheri Kelly  
Law Office of Sheri L. Kelly  
31 E. Julian Street  
San Jose, CA 95112**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **9838**

**\$0.00**

When was the debt incurred? **3/1/2012**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Creditor for Institute of Medical Education  
(BK Case No.: 16-51033); included as a  
precaution and for notification purposes**

4.1  
9

**Maria Obis**

Nonpriority Creditor's Name

**c/o John Fallat  
Law Offices of John Fallat  
68 Mitchell Blvd., Ste 135  
San Rafael, CA 94903**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8974**

**\$0.00**

When was the debt incurred? **2/17/2012**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Creditor for Institute of Medical Education  
(BK Case No.: 16-51033); included as a  
precaution and for notification purposes**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.2  
0

**Matthew Mellon, Esq.**

Nonpriority Creditor's Name

**Mellon Law Firm**

**One Embarcadero Center, 5th Floor  
San Francisco, CA 94111**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number n/a

**\$0.00**

When was the debt incurred? n/a

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Business debt - Listed as a precaution

4.2  
1

**Palto Alto Medical Foundation**

Nonpriority Creditor's Name

**PO Box 278420**

**Sacramento, CA 95827**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number n/a

**\$4,000.00**

When was the debt incurred? 3/1/2012

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Cancelled insurance

4.2  
2

**R. Arias**

Nonpriority Creditor's Name

**29225 Vagabond Lane**

**Hayward, CA 94544**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number 2803

**Unknown**

When was the debt incurred? 2013

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify small claims court case

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.2  
3

**S. Yamagucci**

Nonpriority Creditor's Name

**830 Stewart Dr.**

**Sunnyvale, CA 94085**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **n/a**

**\$0.00**

When was the debt incurred? **2012**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Notice only - small claims #2-12-SC-008874**

4.2  
4

**State of California Labor Commission**

Nonpriority Creditor's Name

**100 Paseo De San Antonio #120**

**San Jose, CA 95113**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **n/a**

**Unknown**

When was the debt incurred? **6/30/2019**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Labor claim**

4.2  
5

**Wells Fargo Bank, N.A.**

Nonpriority Creditor's Name

**Attn: Pete Nemecek**

**1620 E. Roseville Pkwy, Fl, 01, 100  
Roseville, CA 95661**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4867**

**\$1,197,277.11**

When was the debt incurred? **9/2010**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☒ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Guaranty**



Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

4.2  
6

**Wells Fargo Bank, N.A.**

Nonpriority Creditor's Name

**Attn: Pete Nemecek**  
**1620 E. Roseville Pkwy, Fl, 01, 100**  
**Roseville, CA 95661**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number **4826**

**\$331,993.11**

When was the debt incurred? **9/2010**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Guaranty**

4.2  
7

**Wells Fargo Bank, N.A.**

Nonpriority Creditor's Name

**PO Box 94435**  
**Albuquerque, NM 87199**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number **1355**

**\$26,656.00**

When was the debt incurred? **3/2014**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Credit Card or Line of Credit**

4.2  
8

**Wells Fargo Merchant Services, LLC**

Nonpriority Creditor's Name

**c/o Herzlich & Blum, LLP**  
**15760 Ventura Blvd., #2024**  
**Encino, CA 91436**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number **0391**

**\$31,535.31**

When was the debt incurred? **2/15/2012**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed  
Type of NONPRIORITY unsecured claim:  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **unsecured business debt for Institute of Medical Education**

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address  
**Kimberly Gonzales**  
**c/o Puzalan Law**  
**600 Allerton Street, Suite 201**  
**Redwood City, CA 94063-1575**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.18** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address  
**Portfolio Recovery Assoc.**  
**POB 41067**  
**Norfolk, VA 23541**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>92,526.29</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>92,526.29</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>1,802,559.33</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>1,802,559.33</u>

Fill in this information to identify your case:

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name

Debtor 2 **Bindu B. Vethody**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF CALIFORNIA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?  
☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Name  Number Street  City State ZIP Code	
2.2 Name  Number Street  City State ZIP Code	
2.3 Name  Number Street  City State ZIP Code	
2.4 Name  Number Street  City State ZIP Code	
2.5 Name  Number Street  City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	<b>Sunil K. Vethody</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Bindu B. Vethody</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>NORTHERN DISTRICT OF CALIFORNIA</b>			
Case number _____ (if known)			

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No. Go to line 3.  
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

- ☐ No  
☒ Yes.

In which community state or territory did you live? -NONE- . Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent  
Number, Street, City, State & Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor  
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

3.1 Institute of Medical Education  
S. Yamagucci  
2172 Wood Hollow  
San Jose, CA 95138

☒ Schedule D, line 2.1  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
**Access Business Loan**

3.2 Institute of Medical Education  
2172 Wood Hollow Court  
San Jose, CA 95138

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.28  
☐ Schedule G \_\_\_\_\_  
**Wells Fargo Merchant Services, LLC**

Debtor 1 **Sunil K. Vethody**  
**Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

3.3 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
**Arthur Chen**

3.4 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.2  
☐ Schedule G \_\_\_\_\_  
**American Express National Bank**

3.5 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.27  
☐ Schedule G \_\_\_\_\_  
**Wells Fargo Bank, N.A.**

3.6 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.13  
☐ Schedule G \_\_\_\_\_  
**Ghazaleh B. Torun**

3.7 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.16  
☐ Schedule G \_\_\_\_\_  
**Jonathan Louie**

3.8 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.17  
☐ Schedule G \_\_\_\_\_  
**Kathryn C. Curry**

3.9 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.18  
☐ Schedule G \_\_\_\_\_  
**Kimberlee Gonzales**

3.10 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.19  
☐ Schedule G \_\_\_\_\_  
**Maria Obis**

Debtor 1 **Sunil K. Vethody**  
**Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.11 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.20  
☐ Schedule G \_\_\_\_\_  
**Matthew Mellon, Esq.**

3.12 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.21  
☐ Schedule G \_\_\_\_\_  
**Palto Alto Medical Foundation**

3.13 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☒ Schedule D, line 2.14  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
**Patterson Dental Supply Inc.**

3.14 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.25  
☐ Schedule G \_\_\_\_\_  
**Wells Fargo Bank, N.A.**

3.15 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.26  
☐ Schedule G \_\_\_\_\_  
**Wells Fargo Bank, N.A.**

3.16 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☒ Schedule D, line 2.6  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
**Employee Development Department**

3.17 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.24  
☐ Schedule G \_\_\_\_\_  
**State of California Labor Commission**

3.18 **Institute of Medical Education**  
**S. Yamagucci**  
**2172 Wood Hollow**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line 4.8  
☐ Schedule G \_\_\_\_\_  
**David S. Henshaw**

Debtor 1 **Sunil K. Vethody**  
**Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.19 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.6**  
☐ Schedule G \_\_\_\_\_  
**Calderon**

3.20 **Institute of Medical Education**  
**2172 Wood Hollow Court**  
**San Jose, CA 95138**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.11**  
☐ Schedule G \_\_\_\_\_  
**Ericka Hernandez**



Fill in this information to identify your case:

Debtor 1 Sunil K. Vethody

Debtor 2 Bindu B. Vethody  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF CALIFORNIA

Case number \_\_\_\_\_  
(If known)

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

☒ Employed

☐ Not employed

Consultant

Maximus Consulting LLC

4848 San Felipe Road,  
#150-116  
San Jose, CA 95135

Debtor 2 or non-filing spouse

☐ Employed

☒ Not employed

How long employed there? 4 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 0.00
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h. \$ 0.00	\$ 0.00
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 28,379.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h. \$ 0.00	\$ 0.00
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 28,379.00	\$ 0.00
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 28,379.00 + \$ 0.00 = \$ 28,379.00	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 28,379.00	Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Sunil K. Vethody

Debtor 2 Bindu B. Vethody  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF CALIFORNIA

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Son

15

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 10,658.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 2,766.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 287.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 250.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 1,083.00

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	337.00
6b. Water, sewer, garbage collection	6b. \$	150.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	85.00
6d. Other. Specify: <u>Pool</u>	6d. \$	145.00

**Gardening**

7. Food and housekeeping supplies	7. \$	1,500.00
8. Childcare and children's education costs	8. \$	200.00
9. Clothing, laundry, and dry cleaning	9. \$	200.00
10. Personal care products and services	10. \$	200.00
11. Medical and dental expenses	11. \$	784.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	100.00
14. Charitable contributions and religious donations	14. \$	50.00

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	886.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	0.00
15d. Other insurance. Specify: _____	15d. \$	0.00

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_ 16. \$ 0.00

**17. Installment or lease payments:**

17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$ 0.00

**19. Other payments you make to support others who do not live with you.**

\$ 0.00

Specify: \_\_\_\_\_

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00

**21. Other:** Specify: \_\_\_\_\_

21. +\$ 0.00

**22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$	20,356.00
\$	
\$	20,356.00

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 28,379.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 20,356.00

23c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income.

23c. \$ 8,023.00

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Sunil K. Vethody</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Bindu B. Vethody</b>		
(Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF CALIFORNIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

**Sunil K. Vethody**  
Signature of Debtor 1

Date

10/07/2021

X

**Bindu B. Vethody**  
Signature of Debtor 2

Date

10/07/2021

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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Best Case Bankruptcy

Fill in this information to identify your case:

Debtor 1 **Sunil K. Vethody**  
First Name Middle Name Last Name

Debtor 2 **Bindu B. Vethody**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF CALIFORNIA**

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married  
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☐ No  
☒ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$262,970.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	



	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2020 )	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$30,591.48</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$32,416.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>
For the calendar year before that: (January 1 to December 31, 2019 )	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$12,920.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$205,560.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>

5. Did you receive any other income during this year or the two previous calendar years?  
 Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	EDD	<b>\$28,000.00</b>		
For last calendar year: (January 1 to December 31, 2020 )	EDD	<b>\$40,014.00</b>		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?  
☒ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☒ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.



Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

- ☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

☒ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  
Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Creditors Adjustment Bureau, Inc. v. Institute of Medical Education, et al. 112CV227141	Breach of Contract	Superior Court of California County of Santa Clara 191 N. First Street San Jose, CA 95113	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Cynthia Donovan v. Sunil Vethody, Bindu Vethody, Institute of Medical Education 1-11-CV-205651	Negligent misrepresentation , fraud, violation of the CLRA, breach of contract, breach of the implied covenant of good faith and fair dealing, unjust enrichment, and negligence.	Superior Court of California County of Santa Clara 191 N. 1st Street San Jose, CA 95113	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
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Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

Case title Case number	Nature of the case	Court or agency	Status of the case
Nioka Dailey v. Institute of Medical Education, et al. 111CV205701	Collections	Superior Court of California County of Santa Clara 191 N. First Street San Jose, CA 95113	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Ivo Dukanovic and Zorica Dukanovic v. Bindu Vethoday 19CV358150	Breach of contract	Superior Court of California County of Santa Clara 191 N. First Street San Jose, CA 95113	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
--	---	-------------------	------------------------

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Law Offices of Michael Jay Berger 9454 Wilshire Blvd, 6th Floor Beverly Hills, CA 90212 michael.berger@bankruptcypower.com Maximus Consulting LLC (Debtor's business) as a gift contribution to the Debtors.	\$15,000 retainer and \$1,738 filing fee	5/5/2021 - \$7,500 8/31/2021 - \$7,500 + \$1,738 filing fee	\$16,738.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
---	---	--	------------------------

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No

☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No

☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No

☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
---	---	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☐ No

☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
---	--	-----------------------------------	----------------

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

**25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	--------------------------------------	----------------

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	--	--------------------	-----------------------

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation  
☐ No. None of the above applies. Go to Part 12.

- ☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed EIN:      55-0827556 From-To   2003 - 2014
All American Staffing, Inc. 4848 San Felipe Road, #150-632 San Jose, CA 95135	staffing	
Maximus Consulting LLC 4848 San Felipe Road, #150-116 San Jose, CA 95135	staffing & business development consulting  Assam LLP	EIN:      82-1728127 From-To   May 2017 - present
Institute of Medical Education, Inc. 130 S. Almaden Blvd. San Jose, CA 95113	Vocational School  Stephen Wan Accountancy Corporation	EIN:      20-0192906 From-To   June 2004 - February 12, 2012 (declared chapter 7 bankruptcy)

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- ☐ No  
☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
Assan KKO 848 Steward Drive #100 Sunnyvale, CA 94085	2018

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

Name  
Address  
(Number, Street, City, State and ZIP Code)  
**Stephen Wan Accountancy  
Corporation  
2323 Noriega Drive #203  
San Francisco, CA 94122**

Date issued

**2005**

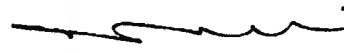
**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
**Sunil K. Vethody**  
Signature of Debtor 1

Date

**10/07/2021**

  
**Bindu B. Vethody**  
Signature of Debtor 2

Date

**10/07/2021**

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).



**United States Bankruptcy Court  
Northern District of California**

In re Sunil K. Vethody  
Bindu B. Vethody

Debtor(s)

Case No.  
Chapter

11

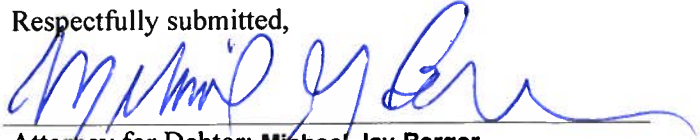
**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case, A RETAINER OF \$ 15,000.00
  - b) Prior to the filing of this statement, debtors have paid A RETAINER OF \$ 15,000.00
  - c) The unpaid balance due and payable is \$ 0.00
3. \$ 1,738.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a. Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b. Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c. Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtors to the undersigned was from **Maximus Consulting, LLC (Debtor's business) as a gift contribution to the Debtors. Maximus is not a creditor of the Debtors.**
6. The source of payments to be made by the debtors to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
7. The undersigned has received no transfer, assignment or pledge of property from debtors except the following for the value stated:
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: 10/11/2021

Respectfully submitted,

  
Attorney for Debtor: **Michael Jay Berger**  
Law Offices of Michael Jay Berger  
9454 Wilshire Boulevard, 6th floor  
Beverly Hills, CA 90212  
(310) 271-6223 Fax (310) 271-9805  
michael.berger@bankruptcypower.com



Fill in this information to identify your case:

Debtor 1 Sunil K. Vethody

Debtor 2 Bindu B. Vethody  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of California

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 122B

### Chapter 11 Statement of Your Current Monthly Income

04/20

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

☐ Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ 34,233.33	
Ordinary and necessary operating expenses	-\$ 5,854.33	
Net monthly income from a business, profession, or farm	\$ 28,379.00	
	Copy here -> \$ 28,379.00	\$ 0.00
6. Net income from rental and other real property		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	
	Copy here -> \$ 0.00	\$ 0.00

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

Column A Debtor 1	Column B Debtor 2
\$ 0.00	\$ 0.00
\$ 0.00	\$ 3,041.00

7. Interest, dividends, and royalties

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ 0.00  
For your spouse \$ 0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00 \$ 0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
\$ 0.00 \$ 0.00  
+ \$ 0.00 \$ 0.00

Total amounts from separate pages, if any.

11. Calculate your total current monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

\$ 28,379.00 + \$ 3,041.00 = \$ 31,420.00

Debtor 1  
Debtor 2

**Sunil K. Vethody**  
**Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

Part 2:

**Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

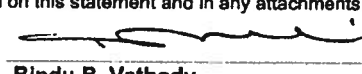
X

  
**Sunil K. Vethody**  
Signature of Debtor 1

Date

10/07/2021  
MM / DD / YYYY

X

  
**Bindu B. Vethody**  
Signature of Debtor 2

Date

10/07/2021  
MM / DD / YYYY

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

### Current Monthly Income Details for the Debtor

**Debtor Income Details:**

Income for the Period **04/01/2021** to **09/30/2021**.

**Line 5 - Income from operation of a business, profession, or farm**

Source of Income: **Maximus Consulting**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	04/2021	\$31,000.00	\$6,771.00	\$24,229.00
5 Months Ago:	05/2021	\$32,000.00	\$6,771.00	\$25,229.00
4 Months Ago:	06/2021	\$35,000.00	\$6,771.00	\$28,229.00
3 Months Ago:	07/2021	\$36,000.00	\$6,771.00	\$29,229.00
2 Months Ago:	08/2021	\$36,000.00	\$6,771.00	\$29,229.00
Last Month:	09/2021	\$35,400.00	\$1,271.00	\$34,129.00
	Average per month:	\$34,233.33	\$5,854.33	
			Average Monthly NET Income:	\$28,379.00

Debtor 1 **Sunil K. Vethody**  
Debtor 2 **Bindu B. Vethody**

Case number (if known) \_\_\_\_\_

### Current Monthly Income Details for the Debtor's Spouse

**Spouse Income Details:**

Income for the Period **04/01/2021** to **09/30/2021**.

**Line 8 - Unemployment compensation (included in CMI)**

Source of Income: **EDD**

Income by Month:

6 Months Ago:	<u>04/2021</u>	<u>\$3,500.00</u>
5 Months Ago:	<u>05/2021</u>	<u>\$3,500.00</u>
4 Months Ago:	<u>06/2021</u>	<u>\$3,500.00</u>
3 Months Ago:	<u>07/2021</u>	<u>\$3,500.00</u>
2 Months Ago:	<u>08/2021</u>	<u>\$4,246.00</u>
Last Month:	<u>09/2021</u>	<u>\$0.00</u>
Average per month:		<u>\$3,041.00</u>

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,  
and

Your debts are primarily consumer debts.  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

## Chapter 7: Liquidation

\$245	filing fee
\$78	administrative fee
+	\$15 trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial  
difficulty preventing them from paying their debts  
and who are willing to allow their non-exempt  
property to be used to pay their creditors. The  
primary purpose of filing under chapter 7 is to have  
your debts discharged. The bankruptcy discharge  
relieves you after bankruptcy from having to pay  
many of your pre-bankruptcy debts. Exceptions exist  
for particular debts, and liens on property may still  
be enforced after discharge. For example, a creditor  
may have the right to foreclose a home mortgage or  
repossess an automobile.

However, if the court finds that you have committed  
certain kinds of improper conduct described in the  
Bankruptcy Code, the court may deny your  
discharge.

You should know that even if you file chapter 7 and  
you receive a discharge, some debts are not  
discharged under the law. Therefore, you may still  
be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement  
obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.



## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re

Sunil K. Vethody  
Bindu B. Vethody

Case No.

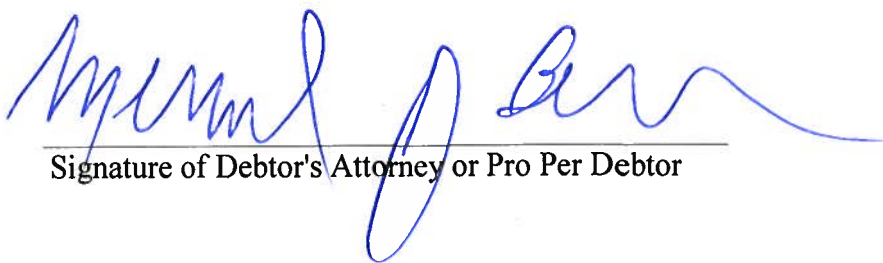
Debtor(s). /

CREDITOR MATRIX COVER SHEET

I declare that the attached Creditor Mailing Matrix, consisting of 8 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

DATED:

10/11/2021



Signature of Debtor's Attorney or Pro Per Debtor

Access Business Loan  
c/o Creditors Adjustment Bureau  
Attn: Brian L. Mitteldorf  
14226 Ventura Blvd.  
Sherman Oaks, CA 91423

Alejandro Loquillano, Jr.  
c/o Parr Law Group  
1625 The Alameda, Ste. 900  
San Jose, CA 95126

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern, PA 19355-0701

Arthur Chen  
2328 Centerwood Ct.  
San Jose, CA 95148

Arthur Chen  
c/o GCA Law Partners LLP  
Attn: Kathryn C. Curry  
Mountain View, CA 94040

Arthur Chen  
c/o Shawn R. Parr, Esq.  
1625 Alameda, Ste. 900  
San Jose, CA 95126

Bank of America  
4909 Savarese Circle  
Fl1-908-01-50  
Tampa, FL 33634

Bank of America  
c/o Law Offices of Harris & Zide  
1445 Huntington Dr. #300  
South Pasadena, CA 91030

Barkleys Bank Delaware  
Attn: Correspondence  
PO Box 8801  
Wilmington, DE 19899

BMW Bank of North America  
Attn: Bankruptcy  
PO Box 23356  
Pittsburgh, PA 15222

BMW Financial Services, NA, LLC  
4515 N. Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118

Calderon  
c/o Jeffrey D. Janoff  
Bostwick & Janoff  
114 W. Saint John St. Ste. 304  
San Jose, CA 95113-1104

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

County of Santa Clara Tax & Collections  
70 West Hedding Street  
East Wing, 6th Fl.  
San Jose, CA 95110

Creditors Adjustment Bureau Inc.  
PO Box 5932  
Sherman Oaks, CA 91413

Cynthia Donovan  
c/o Parr Law Group  
Attn: Shawn R. Parr  
1625 The Alameda, Suite 900  
San Jose, CA 95126

David S. Henshaw  
c/o Henshaw Law Offices  
1871 The Alameda #333  
San Jose, CA 95126

Deutsche Bank National Trust Co.  
c/o Select Portfolio Servicing, Inc  
PO Box 65250  
Salt Lake City, UT 84165-0250

Directv, LLC  
by American Info Source as agent  
4515 N. Santa Fe Avenue  
Oklahoma City, OK 73118

Discover Bank  
PO Box 3025  
New Albany, OH 43054-3025

Eduardo Espinoza  
38730 Lexington St. Apt. 278  
Fremont, CA 94536

Eduardo Espinoza, Jr.  
c/o Parr Law Group  
1625 The Alameda, Ste. 900  
San Jose, CA 95126

Employee Development Department  
PO Box 826203  
Sacramento, CA 94230

Ericka Hernandez  
GCA Law Partners LLP  
c/o Kathryn Curry  
2570 W. El Camino Real Ste. 510  
Mountain View, CA 94040

First Data  
5565 Glenridge Connector Ste 2000  
Atlanta, GA 30342

Franchise Tax Board  
Bankruptcy Section MS: A-340  
PO Box 2952  
Sacramento, CA 95812-2952

Franchise Tax Board  
Bankruptcy Section, MS: A-340  
P O Box 2952  
Sacramento, CA 95812-2952

Franchise Tax Board  
Bankruptcy Section MS: A-340  
PO Box 2952  
Sacramento, CA 95812-2952

Ghazaleh B. Torun  
c/o Peter Lindstrom  
20 S. Santa Cruz Avenue, #300  
Los Gatos, CA 95030

Institute of Medical Education  
S. Yamagucci  
2172 Wood Hollow  
San Jose, CA 95138

Institute of Medical Education  
2172 Wood Hollow Court  
San Jose, CA 95138

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346



IRS  
P.O. Box 7346  
Philadelphia, PA 19101

Ivo Dukanovic & Zoric Dukanovic  
c/o Jesse W. Jack, Esq.  
2269 Dry Creek Rd.  
San Jose, CA 95124

Jonathan Louie  
c/o Ribera Law Firm, APC  
157 West Portal Avenue #2  
San Francisco, CA 94127-1345

Jose Ayala  
4145 Higuera Road  
San Jose, CA 95148

Kathryn C. Curry  
c/o GCA Law Partners LLP  
Attn: Kathryn C. Curry  
2570 W. El Camino Real, Ste 510  
Mountain View, CA 94040-1315

Kimberlee Gonzales  
c/o Sheri Kelly  
Law Offie of Sheri L. Kelly  
31 E. Julian Street  
San Jose, CA 95112

Kimberly Gonzales  
c/o Puzalan Law  
600 Allerton Street, Suite 201  
Redwood City, CA 94063-1575

Lisa Saminathen  
411 Lewis Rd. Spc #366  
San Jose, CA 95111

Lisa Saminathen  
c/o Parr Law Group  
1625 The Alameda, Ste. 900  
San Jose, CA 95126

Lynnett Reyes  
c/o Parr Law Group  
1625 The Alameda, Ste. 900  
San Jose, CA 95126

Maria Obis  
c/o John Fallat  
Law Offices of John Fallat  
68 Mitchell Blvd., Ste 135  
San Rafael, CA 94903

Matthew Mellon, Esq.  
Mellon Law Firm  
One Embarcadero Center, 5th Floor  
San Francisco, CA 94111

Minh Duc Do  
c/o Parr Law Group  
1625 The Alameda, Ste. 900  
San Jose, CA 95126

Nioka Dailey  
c/o Varlack Legal Services  
225 W. Winton Avenue, Ste 207  
Hayward, CA 94544

Nioka Dailey  
1735 Homegate Dr.  
San Jose, CA 95148

Palto Alto Medical Foundation  
PO Box 278420  
Sacramento, CA 95827

Patterson Dental  
Attn: Current Officer  
1031 Mendota Heights Road  
Saint Paul, MN 55120-1401

Patterson Dental Supply Inc.  
c/o Commercial Collectors, Inc.  
PO Box 337  
Montrose, MN 55363

Portfolio Recovery Assoc.  
POB 41067  
Norfolk, VA 23541

R. Arias  
29225 Vagabond Lane  
Hayward, CA 94544

S. Yamagucci  
830 Stewart Dr.  
Sunnyvale, CA 94085

State of California Labor Commission  
100 Paseo De San Antonio #120  
San Jose, CA 95113

Wells Fargo Bank, N.A.  
Default Document Processing  
1000 Blue Gentian Road N9286-01Y  
Saint Paul, MN 55121-7700

Wells Fargo Bank, N.A.  
Attn: Pete Nemececk  
1620 E. Roseville Pkwy, Fl, 01, 100  
Roseville, CA 95661

Wells Fargo Bank, N.A.  
PO Box 94435  
Albuquerque, NM 87199

Wells Fargo Merchant Services, LLC  
c/o Herzlich & Blum, LLP  
15760 Ventura Blvd., #2024  
Encino, CA 91436